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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/710,554	07/20/2004	Steven Lundberg	684001US9	4361
21186 7590 03/22/2007 SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A. P.O. BOX 2938 MINNEAPOLIS, MN 55402			EXAMINER KOPPIKAR, VIVEK D	
			ART UNIT	PAPER NUMBER
			3626	

SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
3 MONTHS	03/22/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

Office Action Summary

Application No.

10/710,554

Applicant(s)

LUNDBERG, STEVEN

Examiner

Vivek D. Koppikar

Art Unit

3626

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 1/18/07.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-60 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-60 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- ☒ Notice of References Cited (PTO-892)
- ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- ☒ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date 1/18/07.
- ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- ☐ Notice of Informal Patent Application
- ☐ Other: _____.

DETAILED ACTION

Status of the Application

1. Claims 1-60 have been examined in this application. This communication is a Final Office Action. The Information Disclosure Statement (IDS) filed on January 18, 2007 has also been acknowledged.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claim 1-60 are rejected under 35 U.S.C. 103(a) as being unpatentable over “How to Control Your Company’s Legal Costs” by Harry J. Maue (hereinafter referred to as Maue) in view of US Patent Number 5,970,478 to Walker and in further view of 5,649,117 to Landry.

(A) Maue and Walker collectively teach a method comprising the following steps:

Maue teaches the concept that law firms incur “out-of-pocket” expenses for their clients or that the law firm arranges to pay for a plurality of out-of-pocket costs for one or more clients (Maue: Page 4, Lines 4-17);

Maue does not teach the following steps which are taught by Walker (Col. 5, Ln. 56-Col. 6, Ln. 6): a law firm (an entity) (Walker: Col. 4, Ln. 50-52—Notation “30”) arranging to pay a plurality of out-of-pocket costs for one or more clients; the law firm billing one of the clients a separate charge in relation to a particular respective out-of-pocket cost wherein the separate charge is based substantially on a possible cost of financing a loan to cover payment of the out-

Art Unit: 3626

of-pocket cost; wherein the respective charge is determined substantially at the same time the firm arranges to pay the out-of-pocket cost (Walker: Figures 4-55 and Col. 5, Ln. 39-51); and further wherein the actual charge assessed the client is substantially based on when the client actually reimburses the law firm for the out-of-pocket cost (Walker: Col. 5, Ln. 57-Col. 6, Ln. 6).

At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the teachings of Maue with the aforementioned feature from Walker with the motivation of having a means of calculating a price of loaning credit to a client, as recited in Walker (Col. 2, Ln. 41-44). (Note(1): The credit is the amount of money the law firm has to incur for the client's out of pocket expense and this is the amount that incurs a finance charge). (Note(2): Walker teaches that interest is charged on an unpaid balance of an amount—the amount representing unpaid bills (out-of-pocket) expenses. Walker teaches that the finance charge is based on an interest rate and the examiner takes the position that an interest rate by its very definition means that a finance charge which is dependent on an interest rate increases as the time duration that the bill remains unpaid increases. Therefore, if there are two separate clients in Walker with unpaid balances but the amount of time that their balances remain unpaid are different than their finance charges will be different (separate). Furthermore, Maue does not teach that the expenses incurred on behalf of a client which are initially paid for by a law firm and thus financed by the law firm, incur a finance charge. However, it is well known in the art that a party who pays an expense on behalf of another party applies a finance charge to the unpaid balance that the other party owes in order to offset the time value of money.)

Maue and Walker do not teach that me separate charges are automatically determined, using at least one computer, however, this feature is well known in the art as evidenced by

Art Unit: 3626

Landry (Col. 36, Ln. 42-45). At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the combined teachings of Maue in view of Walker with the aforementioned teachings from Landry with the motivation of providing an accurate means of providing understandable and complete periodic statements of account activities to clients (payors), as recited in Landry (Col. 35, Ln. 37-42).

(B) As per claim 2, in Maue the out-of-pocket cost is a fee paid to a government (Maue: Page 3, Paragraph 1). (Note: Maue does not expressly state that the government agency is the Patent and Trademark office, however, when Maue states that attorneys file motions on behalf of clients the examiner interprets these motions to include documents such as petitions which are frequently filed with a government patent and trademark office.)

(C) As per claim 3, in Walker the out-of-pocket cost is paid by a transfer of funds from the law firm to a third party (e.g. merchant) (Walker: Col. 1, Ln. 14-18). The motivation for making this aforementioned modification to the teachings of Maue is the same as set forth in the rejection of claim 1, above.

(D) As per claim 4, the combined teachings of Maue in view of Walker do not teach or suggest that the out-of-pocket cost is financed by a financing organization independent of a law firm, however, the examiner takes Official Notice that this feature is well known in the financial services industry and that it is equivalent to a credit card company. At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified Maue to include this above recited feature with the motivation of providing the law firm or organization incurring the out-of-pocket expenses with a means of paying bills on time without considering their own cash flow.

Art Unit: 3626

(E) As per claim 5, in Walker the separate charge is determined prior to a transfer of funds to pay the out-of-pocket costs (Note: The examiner takes the position that these “separate” charges are standard provisions in the credit card industry and are expressed to the consumer (credit account user) in Walker as per the terms of the credit card agreement.) (Walker: Col. 3, Ln. 21-23 and Col. 7, Ln. 38-Col. 8, Ln. 21). The motivation for making this aforementioned modification to the teachings of Maue is the same as set forth in the rejection of claim 1, above.

(F) As per claim 6, Maue in view of Walker do not teach that the step of arranging to pay the out-of-pocket cost comprises issuing a check to pay the out-of-pocket expense, however, the examiner takes Official Notice that making a payment by a check is well-known and at the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified Maue with this aforementioned feature with the motivation of having a means to pay bills without having to worry about having to handle and/or deal with paper currency.

(G) As per claims 7-8, in the combined teachings of Maue in view of Walker the client (i.e. credit account customer) authorizes the another entity (e.g. credit card company or entity using a credit card company to pay costs) to pay out-of-pocket costs at a future time (e.g. once the out-of-pocket expenses are incurred by the law firm client or customer) (Walker: Col. 1, Ln. 11-19). The motivation for making this aforementioned modification to the teachings of Maue is the same as set forth in the rejection of claim 1, above.

(H) As per claims 9-10, in Walker the substantially the same time comprises the same day as arranging to pay the out-of-pocket cost (Walker: Col. 5, Ln. 57-Col. 6, Ln. 6). (Note: In Walker the finance charge on any given amount is based on an interest rate which is expressed to the client (customer) when they sign up for a credit account as

Art Unit: 3626

noted in claim 5 above. Therefore the examiner takes the position that the customer already has information on the finance charge at substantially the same time they (client or customer) arrange for the credit card company (or the law firm using the credit card company) to pay the out-of-pocket costs and, therefore, this time is within the same billing period (within a month) that the client (customer) arranges to have the out-of-pocket expenses paid.

(I) As per claim 11, Maue, Walker in view of Landry collectively teach a method comprising:

Maue teaches the concept that law firms incur “out-of-pocket” expenses for their clients (Maue: Page 4, Lines 4-17);

Maue does not teach the following steps which are taught by Walker (Col. 5, Ln. 56-Col. 6, Ln. 6): a law firm (an entity) (Walker: Col. 4, Ln. 50-52—Notation “30”) arranging to pay a plurality of out-of-pocket costs for one or more clients; the law firm incurring a finance charge in relation to a particular respective out-of-pocket cost wherein the finance charge (e.g. a late fee) is based substantially on a cost of financing a loan to cover payment of the out-of-pocket cost; the law firm determining a disbursement amount to bill to the law firm client to recover at least a portion of the finance charge (Walker: Col. 5, Ln. 62-Col. 6, Ln. 6), wherein the disbursement amount is determined substantially at the same time the firm arranges to pay the out-of-pocket costs (Walker: Col. 5, Ln.62-Col. 6, Ln. 6), and is based on an assumption of when the law firm client will reimburse the law firm for the out-of-pocket costs (Walker: Col. 5, Ln.62-Col. 6, Ln. 6); and further wherein the actual finance charge assessed the client is based on when the client reimburses the law firm for the out-of-pocket cost, wherein the client reimburses the law firm at

Art Unit: 3626

a time earlier than that assumed to determine the disbursement amount (Walker: Col. 5, Ln. 57-Col. 6, Ln. 6).

(Note: Although not expressly stated in Walker finance charges (separate charges) or late fees are charged to customers/clients in order to recover the cost of paying the customer's/clients' out-of-pocket expenses because a credit card company or law firm paying these expenses on behalf of a client must borrow money to pay for these expenses and pay for the time value of money. The examiner takes Official Notice on this feature and at the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the teachings of Maue in view of Walker with this aforementioned feature with the motivation of having a means to recuperate the time value of money from the client/customer.)

Maue and Walker do not teach that the separate charges are automatically determined, using at least one computer, however, this feature is well known in the art as evidenced by Landry (Col. 36, Ln. 42-45). At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the combined teachings of Maue in view of Walker with the aforementioned teachings from Landry with the motivation of providing an accurate means of providing understandable and complete periodic statements of account activities to clients (payors), as recited in Landry (Col. 35, Ln. 37-42).

(J) As per claims 12-20, these claims repeat features previously addressed in the rejection of claims 2-10, above, respectively, and are rejected on the same basis.

(K) As per claim 21, Maue, Walker in view of Landry collectively teach a method comprising:

Art Unit: 3626

Maue teaches the concept that law firms incur “out-of-pocket” expenses for their clients (Maue: Page 4, Lines 4-17);

Maue does not teach the following steps which are taught by Walker (Col. 5, Ln. 56-Col. 6, Ln. 6): a law firm (entity) arranging to pay a plurality of out-of-pocket costs for one or more clients (Walker: Col. 4, Ln. 50-52—Notation “30”); and the law firm billing one of the clients a separate charge in relation to a particular respective out-of-pocket cost wherein the separate charge is based substantially on an estimate of a cost of financing a loan to cover payment of the out-of-pocket cost (Walker: Col. 3, Ln. 19-21 and Col. 5, Ln. 57-Col. 6, Ln. 6), wherein the respective charge is determined substantially at the same time the firm arranges to pay the out-of-pocket cost (Walker: Figure 4 and Col. 5, Ln. 57-Col. 6, Ln. 6), and the estimate is based on an assumption of when the client will reimburse the law firm for the out-of-pocket cost (Walker: Col. 5, Ln. 57-Col. 6, Ln. 6); and further wherein the actual charge assessed the client is based on when the client reimburses the law firm for the out-of-pocket cost and is less than the estimate of the cost of financing (Walker: Col. 5, Ln. 57-Col. 6, Ln. 6).

(Note: Although not expressly stated in Walker finance charges (separate charges) or late fees are charged to customers/clients in order to recover the cost of paying the customer's/clients' out-of-pocket expenses because a credit card company or law firm paying these expenses on behalf of a client must borrow money to pay for these expenses and pay for the time value of money. The examiner takes Official Notice on this feature and at the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the teachings of Maue in view of Walker with this aforementioned feature with the motivation of having a means to recuperate the time value of money from the client/customer.)

Art Unit: 3626

Maue and Walker do not teach that the separate charges are automatically determined, using at least one computer, however, this feature is well known in the art as evidenced by Landry (Col. 36, Ln. 42-45). At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the combined teachings of Maue in view of Walker with the aforementioned teachings from Landry with the motivation of providing an accurate means of providing understandable and complete periodic statements of account activities to clients (payors), as recited in Landry (Col. 35, Ln. 37-42).

(L) As per claims 22-30, these claims repeat features previously addressed in the rejection of claims 2-10, above, respectively, and are rejected on the same basis.

(M) As per claim 31, Maue, Walker and Landry collectively teach a method comprising:

Maue teaches the concept that law firms incur “out-of-pocket” expenses for their clients (Maue: Page 4, Lines 4-17);

Maue does not teach the following steps which are taught by Walker (Col. 5, Ln. 56-Col. 6, Ln. 6): a law firm (entity) arranging to pay a plurality of out-of-pocket costs for one or more clients (Walker: Col. 4, Ln. 50-52—Notation “30”); and the law firm assessing the one or more clients a separate expense in relation to each respective out-of-pocket cost wherein the separate expense is based substantially on a cost of financing a loan to cover payment of the out-of-pocket cost (Walker: Col. 3, Ln. 19-21 and Col. 5, Ln. 57-Col. 6, Ln. 6); wherein the law firm bills at least one of the one or more clients a first disbursement amount to obtain payment for a respective separate expense, the first disbursement amount determined substantially at the same time the firm arranges to pay the associated out-of-pocket cost (Walker: Figure 4; Col. 3, Ln. 19-21; Col. 5, Ln. 57-Col. 6, Ln. 6), wherein the first disbursement amount is based on an

Art Unit: 3626

assumption of when the at least one client will reimburse the law firm for the associated out-of-pocket cost (Walker: Col. 5, Ln. 57-Col. 6, Ln. 6); and further wherein the law firm assesses the at least one client a second disbursement amount instead of the first disbursement amount, wherein the second disbursement amount is based on when the at least one client actually reimburses the law firm for the out-of-pocket expense (Walker: Col. 3, Ln. 19-21 and Col. 5, Ln. 57-Col. 6, Ln. 6). (Note: The examiner takes the position that a second disbursement amount, as the claims are stated, could refer to an amount of zero. In Walker, no late fees (disbursement amounts) are charged if the client (customer) pays the bill on time (Walker: Col. 5, Ln. 57-Col. 6, Ln. 6).

(Note: Although not expressly stated in Walker finance charges (separate charges) or late fees are charged to customers/clients in order to recover the cost of paying the customer's/clients' out-of-pocket expenses because a credit card company or law firm paying these expenses on behalf of a client must borrow money to pay for these expenses and pay for the time value of money. The examiner takes Official Notice on this feature and at the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the teachings of Maue in view of Walker with this aforementioned feature with the motivation of having a means to recuperate the time value of money from the client/customer.)

Maue and Walker do not teach that the separate charges are automatically determined, using at least one computer, however, this feature is well known in the art as evidenced by Landry (Col. 36, Ln. 42-45). At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the combined teachings of Maue in view of Walker with the aforementioned teachings from Landry with the motivation of providing an accurate

Art Unit: 3626

means of providing understandable and complete periodic statements of account activities to clients (payors), as recited in Landry (Col. 35, Ln. 37-42).

(N) As per claims 32-40, these claims repeat features previously addressed in the rejection of claims 2-10, above, respectively, and are rejected on the same basis.

(O) As per claim 41, Maue, Walker and Landry collectively teach a method comprising:

Maue teaches the concept that law firms incur “out-of-pocket” expenses for their clients (Maue: Page 4, Lines 4-17);

Maue does not teach the following steps which are taught by Walker (Col. 5, Ln. 56-Col. 6, Ln. 6): a law firm (entity) arranging to pay a plurality of out-of-pocket costs for one or more clients (Walker: Col. 4, Ln. 50-52—Notation “30”); and the law firm assessing at least one of the one or more clients a separate expense in relation to each respective out-of-pocket cost wherein the separate expense is based substantially on a cost of financing a loan to cover payment of the out-of-pocket cost (Walker: Col. 5, Ln. 57-Col. 6, Ln.6); wherein the law firm assesses the at least one client a first charge if the client reimburses the law firm for a particular one of the out-of-pocket costs within an assumed time frame (Walker: Col. 5, Ln. 57-Col. 6, Ln.6), and further wherein the law firm instead assesses the at least one client a charge less than the first charge if the at least one client reimburses the law firm for the particular one of the out-of-pocket costs sooner than the assumed time frame (Walker: Col. 5, Ln. 57-Col. 6, Ln. 6); and wherein the law firm determines the first charge at substantially at the same time the firm arranges to pay the out-of-pocket cost for the at least one client (Walker: Figure 4; Col. 3, Ln. 19-21 and Col. 5, Ln. 57-Col. 6, Ln. 6).

Art Unit: 3626

Maue and Walker do not teach that the separate charges are automatically determined, using at least one computer, however, this feature is well known in the art as evidenced by Landry (Col. 36, Ln. 42-45). At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the combined teachings of Maue in view of Walker with the aforementioned teachings from Landry with the motivation of providing an accurate means of providing understandable and complete periodic statements of account activities to clients (payors), as recited in Landry (Col. 35, Ln. 37-42).

(Note: Although not expressly stated in Walker finance charges (separate charges) or late fees are charged to customers/clients in order to recover the cost of paying the customer's/clients' out-of-pocket expenses because a credit card company or law firm paying these expenses on behalf of a client must borrow money to pay for these expenses and pay for the time value of money. The examiner takes Official Notice on this feature and at the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the teachings of Maue in view of Walker with this aforementioned feature with the motivation of having a means to recuperate the time value of money from the client/customer.)

(P) As per claims 42-50, these claims repeat features previously addressed in the rejection of claims 2-10, above, respectively, and are rejected on the same basis.

(Q) As per claim 51, Maue, Walker and Landry collectively teach a method comprising:

Maue teaches the concept that law firms incur "out-of-pocket" expenses for their clients (Maue: Page 4, Lines 4-17);

Maue does not teach the following steps which are taught by Walker (Col. 5, Ln. 56-Col. 6, Ln. 6): a law firm (entity) arranging to pay a plurality of out-of-pocket costs for one or more

Art Unit: 3626

clients (Walker: Col. 4, Ln. 50-52—Notation “30”); and the law firm assessing the one or more clients a separate expense in relation to each respective out-of-pocket cost wherein the separate expense is based substantially on a cost of financing a loan to cover payment of the out-of-pocket cost (Walker: Col. 5, Ln. 57-Col. 6, Ln. 6) ; wherein the law firm assesses at least one of the one or more clients a first charge if the at least one client reimburses the law firm for a particular one of the out-of-pocket costs within an assumed time frame (Walker: Col. 5, Ln. 57-Col. 6, Ln. 6), and further wherein the law firm alternately assesses the at least one client a charge less than the first charge if the at least one client reimburses the law firm for the particular one of the out-of-pocket costs sooner than the assumed time frame (Walker: Col. 5, Ln. 57-Col. 6, Ln. 6); and wherein the law firm presents the first charge to the at least one client using an end-of-month monthly billing cycle for the month in which the particular one of the out-of-pocket costs is incurred (Walker: Col. 2, Ln. 8-13). (Note: Walker does not teach presenting monthly bills to the client which include expenses incurred on behalf of that client during the billing cycle month, however, the examiner takes Official Notice that this feature is well known in the art and at the time of the invention one of ordinary skill in the art would have modified the combined teachings of Walker in view of Maue with the aforementioned feature with the motivation of providing the law firm (entity) with a periodic means of communicating incurred charges to a client). (Note: Although not expressively stated in Walker finance charges (separate charges) or late fees are charged to customers/clients in order to recover the cost of paying the customer's/clients' out-of-pocket expenses because a credit card company or law firm paying these expenses on behalf of a client must borrow money to pay for these expenses and pay for the time value of money. The examiner takes Official Notice on this feature and at the time of the invention, it would have

Art Unit: 3626

been obvious for one of ordinary skill in the art to have modified the teachings of Maue in view of Walker with this aforementioned feature with the motivation of having a means to recuperate the time value of money from the client/customer.)

Maue and Walker do not teach that separate charges are automatically determined, using at least one computer, however, this feature is well known in the art as evidenced by Landry (Col. 36, Ln. 42-45). At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the combined teachings of Maue in view of Walker with the aforementioned teachings from Landry with the motivation of providing an accurate means of providing understandable and complete periodic statements of account activities to clients (payors), as recited in Landry (Col. 35, Ln. 37-42).

(R) As per claims 52-60, these claims repeat features previously addressed in the rejection of claims 2-10, above, respectively, and are rejected on the same basis.

Applicant's arguments filed on January 18, 2007 with respect to the pending claims have been fully considered but they are not persuasive. The applicant's arguments will be addressed in sequential order as they were presented in the "Remarks" section filed on January 18, 2007.

Response to Arguments

4. Applicant's arguments filed on January 18, 2007 with respect to the pending claims have been fully considered but they are not persuasive. The applicant's arguments will be addressed in sequential order as they were presented in the "Remarks" section filed on January 18, 2007:

(1) Applicants argue that the Maue reference makes no mention of costs incurred by a law firm in connection of financing out-of-pocket costs for a client and the Applicants also claim that Maue actually teaches that a client should limit and prohibit practices in relation to expense

Art Unit: 3626

items incurred by a law firm. However, the applicants have not pointed to specific page numbers and paragraphs to support their contentions. Moreover, the Examiner would like to point out that Maue does in fact teach the concept of a law firm incurring costs in connection with financing a client's out-of-pocket expenses (Maue: Page 4, Lines 4-17).

(2) Applicants next state that Walker makes no mention of using is teaching to charge clients of a law firm a "separate charge" in relation to out-of-pocket costs. However, the Examiner would like to point out that Maue is used to teach the concept of law firms incurring "out-of-pocket" costs for their clients. Walker is then used to show that it is well known in the finance industry for an entity to set up various credit accounts for various consumers and then to charge "separate (finance) charge" to these customers and Walker teaches this when Walker mentions charging customers for their credit accounts and customizing these accounts to the needs of a particular customer (Walker: Col. 2, Ln. 45-46 and 60-67). One of ordinary skill in the art reading Walker would have had motivation to have set up separate charge accounts or credit card accounts for each client in order to ensure that they could accurately inform each client on the amount of finance charges each of them had incurred (Walker: Col. 2, Ln. 45-46 and 60-67).

(3) Applicants argue that the Examiner has cited no prior references that teach the idea that a credit card provider provides a "separate charge" specifying the finance charge related to individual card purchases. However, the claims have not delineated this specific feature, mainly, wherein "a credit card provider providing a 'separate charge' specifying the finance charge related to individual card purchases."

Conclusion

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

The following reference teaches the feature of a credit card provider providing a "separate charge" specifying the finance charge related to individual card purchases:

<https://secure.lendingtree.com/common/NationalCityCashBuilder.asp>

(written on 04/01/02).

6. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the mailing date of this final action.

6. Any inquire concerning this communication or earlier communications from the examiner should be directed to Vivek Koppikar, whose telephone number is (571) 272-5109. The examiner can normally be reached from Monday to Friday between 8 AM and 4:30 PM.

Art Unit: 3626


If any attempt to reach the examiner by telephone is unsuccessful, the examiner's supervisor, Joseph Thomas, can be reached at (571) 272-6776. The fax telephone numbers for this group are either (571) 273-8300 or (703) 872-9326 (for official communications including After Final communications labeled "Box AF").

Another resource that is available to applicants is the Patent Application Information Retrieval (PAIR). Information regarding the status of an application can be obtained from the (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAX. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, please feel free to contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Sincerely,


Vivek Koppikar

3/7/2007


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